

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ebonnie Leavern Simmons-Hall
Debtor

Case No. 18-03287-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: 3091

Page 1 of 2
Total Noticed: 43

Date Rcvd: Aug 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2018.

db +Ebonnie Leavern Simmons-Hall, 724 Rowe Lane, Harrisburg, PA 17112-2731
5093028 +AES/BELAUSSBK, PO BOX 2461, HARRISBURG, PA 17105-2461
5093029 +ASPIRE URGENT CARE & FAMILY MEDICINE, 49 PRINCE STREET, HARRISBURG, PA 17109-3113
5093031 +CARRINGTON MORTGAGE SERVICES LLC, 1600 S DOUGLASS ROAD STE 200A, ANAHEIM, CA 92806-5951
5093033 CB/ASHLEYSTWRT, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093035 +CB/BRYLANEHOME, ATTN: BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093038 CB/FFE21CC, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093040 CB/JESSLONDON, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093046 CCB/DAVIDS, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
5093047 CCB/SIMPLYB, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
5093050 COML ACCEPT, 2300 GETTYSBURG RD, STE 102, CAMP HILL, PA 17011-7303
5093054 DAUPHIN COUNTY COMMISSIONERS, ATT GEORGE HARTWICK COMMISSIONER, FRONT & MARKET STREETS, HARRISBURG, PA 17101
5093057 +FEDLOAN, PO BOX 69184, HARRISBURG, PA 17106-9184
5093062 +SHAPIRO & DENARDO, LLC, DANIELLE BOYLE-EBERSOLE ESQ, 3600 HORIZON DRIVE, Suite 150, KING OF PRUSSIA, PA 19406-4702
5093066 +UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5093067 +UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: karagendronecf@gmail.com Aug 06 2018 19:07:18 Kara Katherine Gendron, Mott & Gendron Law, 125 State Street, Harrisburg, PA 17101
tr +E-mail/Text: dehartstaff@pamd13trustee.com Aug 06 2018 19:08:18 Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Aug 06 2018 19:08:09 United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5093030 EDI: CAPITALONE.COM Aug 06 2018 23:08:00 CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5093032 EDI: WFNNB.COM Aug 06 2018 23:08:00 CB/A&F, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093034 EDI: WFNNB.COM Aug 06 2018 23:08:00 CB/BON, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093036 EDI: WFNNB.COM Aug 06 2018 23:08:00 CB/CATHERINES, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093037 +EDI: WFNNB.COM Aug 06 2018 23:08:00 CB/EXPRESS, PO BOX 182789, COLUMBUS, OH 43218-2789
5093039 +EDI: WFNNB.COM Aug 06 2018 23:08:00 CB/FLLBTY, PO BOX 182789, COLUMBUS, OH 43218-2789
5093041 EDI: WFNNB.COM Aug 06 2018 23:08:00 CB/LNBRYNT, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093042 EDI: WFNNB.COM Aug 06 2018 23:08:00 CB/ROAMANS, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093043 +EDI: WFNNB.COM Aug 06 2018 23:08:00 CB/TORRID, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093044 EDI: WFNNB.COM Aug 06 2018 23:08:00 CB/VICSCRT, ATTN: BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093045 EDI: WFNNB.COM Aug 06 2018 23:08:00 CB/WMNWTHN, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093048 +E-mail/Text: dehartstaff@pamd13trustee.com Aug 06 2018 19:08:18 CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
5093049 E-mail/Text: bankruptcycollections@citadelbanking.com Aug 06 2018 19:08:18 CITADEL FCU, 520 EAGLEVIEW BLVD, EXTON, PA 19341-1119
5093051 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2018 19:08:07 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5093052 EDI: CRFRSTNA.COM Aug 06 2018 23:08:00 CREDIT FIRST NATL ASSOC, PO BOX 81344, CLEVELAND, OH 44188-0344
5093053 EDI: RCSFNBMARIN.COM Aug 06 2018 23:08:00 CREDITONE BANK, CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
5093055 +EDI: RCSDELL.COM Aug 06 2018 23:08:00 DFS/WEBBANK, PO BOX 81607, AUSTIN, TX 78708-1607
5093056 EDI: DISCOVER.COM Aug 06 2018 23:08:00 DISCOVER BANK, 12 READS WAY, NEW CASTLE, DE 19720
5093058 EDI: IRS.COM Aug 06 2018 23:08:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5093059 +E-mail/Text: unger@members1st.org Aug 06 2018 19:08:27 MEMBERS 1ST FCU, 5000 LOUISE DR, PO BOX 40, MECHANICSBURG, PA 17055-0040
5093060 +E-mail/Text: bnc@nordstrom.com Aug 06 2018 19:07:59 NORDSTROM/TD, PO BOX 13589, SCOTTSDALE, AZ 85267-3589
5093185 +EDI: PRA.COM Aug 06 2018 23:08:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5093063 +EDI: RMSC.COM Aug 06 2018 23:08:00 SYNCB/SCORER, BANKRUPTCY NOTICES, PO BOX 965060, ORLANDO, FL 32896-5060
5093064 +EDI: WTRRN BANK.COM Aug 06 2018 23:08:00 TARGET/TD, PO BOX 673, MINNEAPOLIS, MN 55440-0673

TOTAL: 27

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5093061 SANDRA SIMMONS
5093065 TENANTS
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Kara Katherine Gendron on behalf of Debtor 1 Ebonnie Leavern Simmons-Hall
karagendronecf@gmail.com, doriemott@aol.com; mottgendronlaw@gmail.com; bethsnyderecf@gmail.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Ebonnie Leavern Simmons–Hall	Social Security number or ITIN	xxx–xx–3148
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed for chapter	13 August 3, 2018
Case number:	1:18–bk–03287–HWV		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ebonnie Leavern Simmons–Hall	
2. All other names used in the last 8 years		
3. Address	724 Rowe Lane Harrisburg, PA 17112	
4. Debtor's attorney Name and address	Kara Katherine Gendron Mott & Gendron Law 125 State Street Harrisburg, PA 17101	Contact phone 717 232–6650 Email: karagendronecf@gmail.com
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566–6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101–1737	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901–2800 Date: August 6, 2018

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 6, 2018 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: November 5, 2018 Filing deadline: October 12, 2018 Filing deadline: January 30, 2019
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	